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JUL 7 8 23 AM '04

State of Mississippi

County of DeSoto

BK. 476 PG 295  
FILED IN CH. CLK.**SPECIAL WARRANTY DEED**

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, **BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST SERIES 2002-HE1 ASSET BACKED PASS THROUGH CERTIFICATES, 12650 Ingenuity Drive, Orlando, Florida 32826**, does hereby sell, convey, specially warrant and deliver unto, **MICHELLE JEFFREYS AND JESSICA HALTON**, as joint tenants with rights of survivorship, the following described property situated in DeSoto County, Mississippi, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR  
LEGAL DESCRIPTION

Commonly known as: 3000 Normandy Drive, Horn Lake, Mississippi 38637

This conveyance is made subject to any and all reservations, restrictions, easements, exceptions, covenants and conditions of record, including any mineral, oil or gas reservations and any covenants or restrictions of record.

Taxes for the current year have been pro-rated as of this date and are hereby assumed by the Grantee herein.

This conveyance is also subject to zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use of occupancy of the subject property.

WITNESS THE SIGNATURE of the Grantor on this the 28 day of June 2004.

**BANK ONE, NATIONAL ASSOCIATION, AS  
TRUSTEE FOR THE HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST SERIES 2002-HE1 ASSET BACKED  
PASS THROUGH CERTIFICATES**

BY: **JOSEPH HILLERY**

Director

ITS:

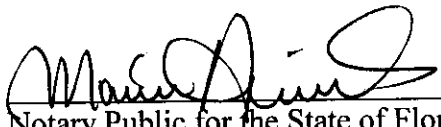
By: **OCWEN Federal Bank FSB**  
It's Attorney In Fact

STATE OF FLORIDA

COUNTY OF ORANGE

THIS DAY personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, JOSEPH HILLERY, who is the DIRECTOR of **BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST SERIES 2002-HE1 ASSET BACKED PASS THROUGH CERTIFICATES**, who acknowledged that he/she signed, executed and delivered the above and foregoing instrument on the day and year therein mentioned on behalf of said **BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST SERIES 2002-HE1 ASSET BACKED PASS THROUGH CERTIFICATES**, being first duly authorized so to do and act.

GIVEN under my hand and official seal on this the 28 day of June 2004.

  
 Notary Public for the State of Florida  
 My Commission Expires: \_\_\_\_\_



Maria Aviles  
 My Commission DD308411  
 Expires April 07 2008

Address of Grantor: Ocwen Federal Bank, FSB  
 12650 Ingenuity Drive  
 Orlando, Florida 32826 phone # unavailable

Address of Grantee: Michelle Jeffreys & Jessica Halthen  
4131 Sharon Dr.  
Horn Lake, DE MS 38637  
 phone # unavailable

This instrument was drafted by and return to:  
 Morris & Schneider, PC  
 2781 Windy Ridge Parkway  
 Atlanta, Georgia 30339  
 (770) 955-1763  
 File Number MS-1059

## EXHIBIT A

Lot 286, Section B, North one-half, DeSoto Village Subdivision, located in Section 33 and 34, Township 1 South, Range 8 West, DeSoto County, Mississippi and more particularly described in Plat Book 8, Pages 12-15, in the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is made for a more particular description.

This being the same property conveyed to Bank One, National Association, from Priority Trustee Services of Mississippi, LLC, as Substitute Trustee, by deed dated March 23, 2004, recorded April 2, 2004 in Book 468, Page 637, recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel no: 1088-3402.0-00026.00

Property also known as: 3000 Normandy, Horn Lake, Mississippi

Return To: Real Estate Loan Services  
5727 Summer Trees, Suite 5  
Memphis, TN 38134